

**United States Bankruptcy Court  
Central District of California**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Felling, William John</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Felling, Betty Marie</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2664</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2579</b>
Street Address of Debtor (No. and Street, City, and State): <b>2283 Elden Ave Costa Mesa, CA</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>2283 Elden Ave Costa Mesa, CA</b>
ZIP Code <b>92667</b>	ZIP Code <b>92667</b>
County of Residence or of the Principal Place of Business: <b>Orange</b>	County of Residence or of the Principal Place of Business: <b>Orange</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

**Estimated Number of Creditors**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

**Estimated Assets**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

**Estimated Liabilities**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Felling, William John</b>  <b>Felling, Betty Marie</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Matthew E. Faler</b> <span style="float: right;"><b>September 22, 2008</b></span>  <small>Signature of Attorney for Debtor(s) (Date)</small>  <b>Matthew E. Faler</b></p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:  
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_

(Name of landlord that obtained judgment)

\_\_\_\_\_

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**  
*(This page must be completed and filed in every case)*

Name of Debtor(s):  
**Felling, William John**  
**Felling, Betty Marie**

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  
  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  
  
(Check only one box.)  
 I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  
 Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X /s/ William John Felling**  
Signature of Debtor **William John Felling**

**X** \_\_\_\_\_  
Signature of Foreign Representative

**X /s/ Betty Marie Felling**  
Signature of Joint Debtor **Betty Marie Felling**

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
Date

**September 22, 2008**  
Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**Signature of Attorney\***

**X /s/ Matthew E. Faler**  
Signature of Attorney for Debtor(s)

**Matthew E. Faler 243067**  
Printed Name of Attorney for Debtor(s)

**Law Offices of Matthew E. Faler**  
Firm Name

**17330 Brookhurst St., Suite 240**  
**Fountain Valley, CA 92708**

\_\_\_\_\_  
Address

**Email: mfaller@faler-law.com**

**(714) 465-4433 Fax: (714) 965-7823**

\_\_\_\_\_  
Telephone Number

**September 22, 2008**                      **243067**

\_\_\_\_\_  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

United States Bankruptcy Court  
Central District of California

In re William John Felling  
Betty Marie Felling

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_



United States Bankruptcy Court  
Central District of California

In re William John Felling  
Betty Marie Felling

Debtor(s)

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_



**United States Bankruptcy Court**  
**Central District of California**

In re **William John Felling**  
**Betty Marie Felling**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>America's Servicing Company PO Box 10388 Des Moines, IA 50306</b>	<b>America's Servicing Company PO Box 10388 Des Moines, IA 50306</b>	<b>2283 / 2287 Elden Avenue Costa Mesa, CA 92627</b>		<b>624,996.00</b>  <b>(483,000.00 secured)</b>
<b>Bank of America PO Box 15710 Wilmington, DE 19886</b>	<b>Bank of America PO Box 15710 Wilmington, DE 19886</b>	<b>Credit Card</b>		<b>25,000.00</b>
<b>Bank of America PO Box 15710 Wilmington, DE 19886</b>	<b>Bank of America PO Box 15710 Wilmington, DE 19886</b>	<b>Credit Card</b>		<b>6,000.00</b>
<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Credit Card</b>		<b>6,500.00</b>
<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Credit Card</b>		<b>3,500.00</b>
<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Credit Card</b>		<b>2,900.00</b>
<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Capital One PO Box 60024 City Of Industry, CA 91716-0024</b>	<b>Credit Card</b>		<b>900.00</b>
<b>Citi Business Cards PO Box 6077 Sioux Falls, SD 57117</b>	<b>Citi Business Cards PO Box 6077 Sioux Falls, SD 57117</b>	<b>Credit Card</b>		<b>22,000.00</b>
<b>Citi Cards PO Box 6077 Sioux Falls, SD 57117</b>	<b>Citi Cards PO Box 6077 Sioux Falls, SD 57117</b>	<b>Credit Card</b>		<b>5,100.00</b>
<b>Citi Financial PO Box 6931 The Lakes, NV 88901</b>	<b>Citi Financial PO Box 6931 The Lakes, NV 88901</b>	<b>Credit Card</b>		<b>8,100.00</b>



In re **William John Felling**  
**Betty Marie Felling**

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>DLJ Mortgage Capital Inc. 2730 Liberty Ave Pittsburgh, PA 15222</b>	<b>DLJ Mortgage Capital Inc. 2730 Liberty Ave Pittsburgh, PA 15222</b>	<b>2283 / 2287 Elden Avenue Costa Mesa, CA 92627</b>		<b>390,202.00 (483,000.00 secured) (624,996.00 senior lien)</b>
<b>First Equity PO Box 23029 Columbus, GA 31902</b>	<b>First Equity PO Box 23029 Columbus, GA 31902</b>	<b>Credit Card</b>		<b>31,902.00</b>
<b>Home Depot PO Box 6925 The Lakes, NV 88901</b>	<b>Home Depot PO Box 6925 The Lakes, NV 88901</b>	<b>Credit Card</b>		<b>11,000.00</b>
<b>HSBC PO Box 60101 City Of Industry, CA 91716</b>	<b>HSBC PO Box 60101 City Of Industry, CA 91716</b>	<b>Credit Card</b>		<b>8,100.00</b>
<b>Juniper PO Box 13337 Philadelphia, PA 19101-3337</b>	<b>Juniper PO Box 13337 Philadelphia, PA 19101-3337</b>	<b>Credit Card</b>		<b>4,600.00</b>
<b>Washington Mutual PO Box 660487 Dallas, TX 75266</b>	<b>Washington Mutual PO Box 660487 Dallas, TX 75266</b>	<b>Credit Card</b>		<b>13,800.00</b>
<b>Washington Mutual PO Box 660487 Dallas, TX 75266</b>	<b>Washington Mutual PO Box 660487 Dallas, TX 75266</b>	<b>Credit Card</b>		<b>9,900.00</b>

In re **William John Felling**  
**Betty Marie Felling**

Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **William John Felling** and **Betty Marie Felling**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **September 22, 2008**

Signature **/s/ William John Felling**  
**William John Felling**  
Debtor

Date **September 22, 2008**

Signature **/s/ Betty Marie Felling**  
**Betty Marie Felling**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

William John Felling  
2283 Elden Ave  
Costa Mesa, CA 92667

Betty Marie Felling  
2283 Elden Ave  
Costa Mesa, CA 92667

Matthew E. Faler  
Law Offices of Matthew E. Faler  
17330 Brookhurst St., Suite 240  
Fountain Valley, CA 92708

America's Servicing Company  
PO Box 10388  
Des Moines, IA 50306

Bank of America  
PO Box 15710  
Wilmington, DE 19886

Capital One  
PO Box 60024  
City Of Industry, CA 91716-0024

Citi Business Cards  
PO Box 6077  
Sioux Falls, SD 57117

Citi Cards  
PO Box 6077  
Sioux Falls, SD 57117

Citi Financial  
PO Box 6931  
The Lakes, NV 88901

DLJ Mortgage Capital Inc.  
2730 Liberty Ave  
Pittsburgh, PA 15222

First Equity  
PO Box 23029  
Columbus, GA 31902

Ford Credit Corp  
PO Box 7172  
Pasadena, CA 91109

Home Depot  
PO Box 6925  
The Lakes, NV 88901

Honda Credit Corp  
PO Box 60001  
City Of Industry, CA 91716

HSBC  
PO Box 60101  
City Of Industry, CA 91716

Juniper  
PO Box 13337  
Philadelphia, PA 19101-3337

US Trustee  
411 W. Fourth Street  
Santa Ana, CA 92701

Washington Mutual  
PO Box 660487  
Dallas, TX 75266